

Exhibit 22

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1 IN THE UNITED STATES DISTRICT COURT FOR THE

2 NORTHERN DISTRICT OF CALIFORNIA

3 PHILIP WONG, FREDERIC CHAUSSY,)

4 and Leslie Marie Shearn,)

5 individually, on behalf of the)

6 general public,)

7 Plaintiffs,)

8 vs.) No. 07-CV-2446

9 HSBC MORTGAGE CORPORATION (USA);)

10 HSBC Bank USA, N.A.; and DOES 1,)

11 through 50, inclusive,)

12 Defendants.)

13 The 30(b)(6) deposition of HSBC

14 MORTGAGE CORPORATION, SUSAN R. MARCZAK, called as

15 a 30(b)(6) witness by the Plaintiffs, for

16 examination, taken pursuant to notice, agreement

17 and by the provisions of the Rules of Civil

18 Procedure for the United States District Courts

19 pertaining to the taking of depositions, taken

20 before Patricia A. Armstrong, a Notary Public

21 within and for the County of DuPage, State of

22 Illinois, and a Certified Shorthand Reporter,

23 No. 084-1766, of said state, at 200 North LaSalle

24 Street, Chicago, Illinois, on the 30th day of

25 August, 2007 at 10:00 a.m.

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1 PRESENT:

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3 NICHOLS KASTER & ANDERSON, LLP,

4 (One Embarcadero Center, Suite 720,

5 San Francisco, CA 94111,

6 415-277-7235), by:

7 MR. BRYAN J. SCHWARTZ,

8 appeared on behalf of the Plaintiffs;

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11 LITTLER MENDELSON,

12 (650 California Street, 20th Floor,

13 San Francisco, California 94108-2693,

14 415-433-1940), by:

15 MS. MICHELE R. BARRETT,

16 appeared on behalf of Defendants.

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19 ALSO PRESENT:

20 MR. JIM ROSS, Videographer.

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23 REPORTED BY: PATRICIA ARMSTRONG, CSR, RPR.

24 Certificate No. 84-1766.

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1 running of the branches and the processing of any
2 information as far as checks, et cetera, he would
3 be responsible for that.

4 He would be responsible for the bank's
5 contingency plans, those types of operational
6 things.

7 Q. What do you mean by "contingency plans"?

8 A. If we were to lose power in a building,
9 what do we do. If there was a snow storm and the
10 branches were closed, what happens, that type of
11 contingency plan.

12 Q. That probably happens a lot more in
13 Buffalo than in San Francisco?

14 A. Probably more than in San Francisco,
15 yes.

16 Q. Does HSBC, while we are on the subject
17 of this bank operations Mr. Kaiser in Buffalo,
18 does HSBC Mortgage Corporation have a separate
19 operations person who's responsible for processing
20 checks and contingency plans for branches and
21 things like that?

22 MS. BARRETT: Objection; goes beyond the scope
23 of the deposition notice.

24 BY THE WITNESS:

25 A. They wouldn't process checks. They